Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 1 of 36

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Robert Chester Ogg
Deborah Lynn Ogg
Debtors.

Case No.

Chapter 13

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	\$ <u>2,476.00</u>	\$ 4,960.00
Five months ago	\$ <u>2,476.00</u>	\$ <u>3,922.00</u>
Four months ago	\$ <u>2,476.00</u>	\$ 3,503.00
Three months ago	\$ <u>2,476.00</u>	\$ <u>3,060.00</u>
Two months ago	\$ <u>2,430.00</u>	\$ <u>3,017.00</u>
Last month	\$ <u>2,512.00</u>	\$ <u>3567.00</u>
Income from other sources	\$ <u>-0-</u>	\$ 0.00
Total net income for six months preceding filing	\$ <u>14,846.00</u>	\$ _22,029.00
Average Monthly Net Income	\$ <u>2,474.33</u>	\$ <u>3,671.50</u>

Attached are all payment advances received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: <u>5/24/2006</u>		
	s/ Robert Chester Ogg	
	Robert Chester Ogg	
	Debtor	
	s/ Deborah Lynn Ogg	
	Deborah Lynn Ogg	
	Joint Debtor	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 2 of 36

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	\$ 2,476.00	\$ 4,960.00
Five months ago	\$ <u>2,476.00</u>	\$ <u>3,922.00</u>
Four months ago	\$ <u>2,476.00</u>	\$ <u>3,503.00</u>
Three months ago	\$ <u>2,476.00</u>	\$ <u>3,060.00</u>
Two months ago	\$_2,430.00	\$ <u>3,017.00</u>
Last month	\$ <u>2,512.00</u>	\$ <u>3567.00</u>
Income from other sources	\$ 0-	\$ <u>0.00</u>
Total net income for six months preceding filing	\$ <u>14,846.00</u>	\$ _22,029.00
Average Monthly Net Income	\$ <u>2,474.33</u>	\$ <u>3,671.50</u>

Attached are all payment advances received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: <u>5/24/2006</u>		
	s/ Robert Chester Ogg	
	Robert Chester Ogg	
	Debtor	
	s/ Deborah Lynn Ogg	
	Deborah Lynn Ogg	
	Joint Debtor	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 3 of 36

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:	Robert Chester Ogg	Deborah Lynn Ogg	Case No.
		Debtors	Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **2** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:	<u>5/24/2006</u>	Signed: s/ Robert Chester Ogg Robert Chester Ogg
Dated:	5/24/2006	Signed: s/ Deborah Lynn Ogg Deborah Lynn Ogg

Signed: s/LMaitland

Laura J. Maitland
Attorney for Debtor(s)

Bar no.: 6280521

Rawles & Maitland

Attorneys at Law

325 Washington Street, Suite 301

Waukegan, Illinois 60085-5526

Telephone No.: (847) 360-8040
Fax No.: (847) 360-8042
E-mail address: Ljmaitland@aol.com

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main (Official Form 1) (10/05) Document Page 4 of 36

	tates Bankruptcy Court	t age 4 01 30	Voluntary Petition	
	nern District of Illinois Eastern Division		,	
Name of Debtor (if individual, enter Las	st, First, Middle):	Name of Joint Debtor (Spou	se) (Last, First, Middle):	
Ogg, Robert Chester		Ogg, Deborah Lynn		
All Other Names used by the Debtor in (include married, maiden, and trade names)		All Other Names used by th (include married, maiden, and	e Joint Debtor in the last 8 years trade names):	
Last four digits of Soc. Sec. No. / Composition of Composition (if more than one, state all): 000-00-5164	lete EIN or other Tax I.D. No.	Last four digits of Soc. Sec. more than one, state all): 000-00-8716	No. / Complete EIN or other Tax I.D. No. (if	
Street Address of Debtor (No. & Street,	City, and State	Street Address of Joint Deb	tor (No. & Street, City, and State):	
800 Geddes Court		800 Geddes Court		
Winthrop Harbor, IL	ZIPCODE	Winthrop Harbor, IL	ZIPCODE	
	60096		60096	
County of Residence or of the Principal Lake	Place of Business:	County of Residence or of the Lake	ne Principal Place of Business:	
Mailing Address of Debtor (if different	from street address):	Mailing Address of Joint Do	ebtor (if different from street address):	
	ZIPCODE		ZIPCODE	
Location of Principal Assets of Business Del	btor (if different from street address	above):	•	
			ZIPCODE	
Type of Debtor (Form of Organization) (Check one box.) ☐ Individual (includes Joint Debtors) ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and provide the	□ Health Care Business □ Health Care Business □ Single Asset Real Estate as defined in 11 U.S.C. § 101(5) □ Railroad □ Stockbroker	the Petiti Chapter 7	n of Bankruptcy Code Under Which on is Filed (Check one box) apter 11	
information requested below.)	☐ Clearing Bank		re of Debts (Check one box)	
State type of entity:	Nonprofi t Organization qualifi of under 26 U.S.C. § 501(c)(3)	Consumer/Non-business		
Filing Fee (Check Full Filing Fee Attached Filing Fee to be paid in installments (Apattach signed application for the court's is unable to pay fee except in installmen Filing Fee waiver requested (Applicable attach signed application for the court's	pplicable to individuals only). Must consideration certifying that the del tts. Rule 1006(b) See Official Form to chapter 7 individuals only). Must	Debtor is not a small to the control of the control	chapter 11 Debtors mess as defined in 11 U.S.C. § 101(51D). musiness as defined in 11 U.S.C. § 101(51D). mountingent liquidated debts owed to non-insiders an \$2 million.	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available Debtor estimates that, after any exempt pro available for distribution to unsecured cred	ble for distribution to unsecured credito operty is excluded and administrative e		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of 1- 50- 100- Creditors 49 99 199 ☑ □	999 5,000 10,000 25	5,000 50,000 100,000 10	VER 00,000 □	
	00,001 to \$1,000,001 to \$10,000,01 million \$10 million \$50 mi	llion \$100 million \$100 m	illion	
\$50,000 \$100,000 \$500,000 \$1	00,001 to \$1,000,001 to \$10,000,01 million \$10 million \$50 mil	llion \$100 million \$100 m	illion	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main (Official Form 1) (10/05) FORM B1, Page 2 Page 5 of 36 Document Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Robert Chester Ogg, Deborah Lynn Ogg Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Location Case Number: Date Filed: Where Filed: NONE Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that Exchange Act of 1934 and is requesting relief under chapter 11) I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code. Exhibit A is attached and made a part of this petition. X s/LMaitland 5/24/2006 Signature of Attorney for Debtor(s) Date 6280521 Laura J. Maitland Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to ☐ I/we have received approved budget and credit counseling during the public health or safety? 180-day period preceding the filing of this petition. Yes, and Exhibit C is attached and made a part of this petition. ☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances (Must attach $\overline{\mathbf{Q}}$ No certification describing.) **Information Regarding the Debtor (Check the Applicable Boxes)** Venue (Check any applicable box) $\overline{\mathbf{Q}}$ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate. general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the П following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

period after the filing of this petition.

Case 06-05951 Doc 1 Filed 05/24/06 (Official Form 1) (10/05) Document	6 Entered 05/24/06 11:31:46 Desc Main Page 6 of 36 FORM B1, Page 3				
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Robert Chester Ogg, Deborah Lynn Ogg				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative of a				
I declare under penalty of perjury that the information provided in this	Recognized Foreign Proceeding				
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition]- I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)				
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.				
X s/ Robert Chester Ogg	☐ Pursuant to § 1511 of title 11, United States Code, I request relief in				
Signature of Debtor Robert Chester Ogg	accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign proceeding is attached.				
X s/ Deborah Lynn Ogg					
Signature of Joint Debtor Deborah Lynn Ogg	V Not Applicable				
Telephone Number (If not represented by attorney)	X Not Applicable (Signature of Foreign Representative)				
5/24/2006	(organization of a oreign responsation)				
Date					
Signature of Attorney X s/LMaitland	(Printed Name of Foreign Representative)				
Signature of Attorney for Debtor(s)	Date				
Laura J. Maitland, 6280521	CI A DAY AND DAY D				
Printed Name of Attorney for Debtor(s) / Bar No.	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: I) I am a bankruptcy petition preparer				
· · · · · · · · · · · · · · · · · · ·	as defined in 11 U.S.C. § 110; 2) 1 prepared this document for compensation				
Rawles & Maitland	and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, 3) if rules or				
Firm Name Attorneys at Law 325 Washington Street, Suite 301	guidelines have been promulgated pursuant to 11 U.S.C.§110 setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice				
Address	of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is				
Waukegan, Illinois 60085-5526	attached.				
(847) 360-8040 (847) 360-8042 Telephone Number 5/24/2006	Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer				
Date	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or				
Signature of Debtor (Corporation/Partnership)	partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. 110.)				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address				
The debtor requests relief in accordance with the chapter of title 11. United					

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Auth	orized Indi	ividual	
Printed	Name of A	Authorized	Individual	
Title of	Authorize	d Individua	al	

χ Not Applicable

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Form 6- Summ

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors	Chapter	13

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 229,000.00		
B - Personal Property	YES	4	\$ 20,503.84		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 476.010.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 39,778.93	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 6.145.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 6.046.90
Total			\$ 249,503.84	\$ 515,788.93	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 8 of 36

FORM B6A (10/05)

n re:	Robert Chester Ogg Deborah Lynn Ogg		Case No.	
		Debtors	,	(If known)

SCHEDULE A - REAL PROPERTY

access, managination, in	Total	>	\$ 229,000.00	
Residential property located at 800 Geddes, Winthrop Harbor, IL	Co-Owner	J	\$ 229,000.00	\$ 222,925.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 9 of 36

FormB6B (10/05)

ı re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash in physical possession of debtor and joint debtor	J	15.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		NorStates Bank checking account #41513532 held at 1601 N. Lewis Ave., Waukegan, IL 60085 balance on 1-19-06	J	738.84
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account #4023396 held at NorStates	J	400.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Ordinary lot of used household goods and furnishings located at 800 Geddes Court, Winthrop Harbor, IL. 60096	J	1,500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Used books, pictures, etc. located at 800 Geddes Court, Winthrop Harbor, IL 60096	J	300.00
6. Wearing apparel.		Ordinary lot of used men's and women's clothing located at 800 Geddes Court, Winthrop Harbor, IL	J	250.00
7. Furs and jewelry.	х			
Firearms and sports, photographic, and other hobby equipment.	Х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		TransUnion whole life insurance policy insuring the life of joint debtor and designating debtor as beneficiary, having a face value of \$25,000.00 and a cash value of \$1,100.00	J	0.00
Annuities. Itemize and name each issuer.	X			

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 10 of 36

Form B6B-Cont. (10/05)

n re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Х			
	401K account # 320728716 in name of joint debtor held at Wells Fargond having an approximate balance of \$11,880 as of the date of filing	W	0.00
	401K under acct. #74478 of debtor held at Fidelity Investments and having a balance of approx. \$27,000.00 as of filing date		0.00
X			
X			
х			
Х			
Х			
х			
	Conditional Joint tenancy in real property located at 1206 Franklin Ave., Winthrop Harbor, IL, in conditional joint tenancy with mother of debtor for the sole purpose of protecting co-joint tenant's interest in the property in the event of co-joint tentant's disability.	W	0.00
Х			
	x x x x	X 401K account # 320728716 in name of joint debtor held at Wells Fargond having an approximate balance of \$11,880 as of the date of filing 401K under acct. #74478 of debtor held at Fidelity Investments and having a balance of approx. \$27,000.00 as of filing date X X X Conditional Joint tenancy in real property located at 1206 Franklin Ave., Winthrop Harbor, IL, in conditional joint tenancy with mother of debtor for the sole purpose of protecting co-joint tenant's interest in the property in the event of co-joint tentant's disability.	X 401K account # 320728716 in name of joint debtor held at Wells Fargond having an approximate balance of \$11,880 as of the date of filing 401K under acct. #74478 of debtor held at Fidelity Investments and having a balance of approx. \$27,000.00 as of filing date X X X Conditional Joint tenancy in real property located at 1206 Franklin Ave., Winthrop Harbor, IL, in conditional joint tenancy with mother of debtor for the sole purpose of protecting co-joint tenant's interest in the property in the event of co-joint tentant's disability.

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 11 of 36

Form B6B-Cont. (10/05)

n re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Х			
X			
X			
X			
	1993 Honda ST 1100 motorcycle - does not run - located at 800 Geddes Court, Winthrop Harbor, IL	J	500.00
	1999 Mercury Villager - mileage of 77,900 - financed by GMAC under Account #154 9023 80982 with monthly payments of \$191.12	J	3,000.00
	2006 Saturn Vue - milage of 4,300 - located at 800 Geddes Court, Winthrop Harbor, IL - financed by GMAC under account #611-908642246 with monthly payments of \$475.00	J	13,800.00
x			
Х			
X			
X			
Х			
Х			
X			
	x x x x x x x x x x	X X X X 1993 Honda ST 1100 motorcycle - does not run - located at 800 Geddes Court, Winthrop Harbor, IL 1999 Mercury Villager - mileage of 77,900 - financed by GMAC under Account #154 9023 80982 with monthly payments of \$191.12 2006 Saturn Vue - milage of 4,300 - located at 800 Geddes Court, Winthrop Harbor, IL - financed by GMAC under account #611-908642246 with monthly payments of \$475.00 X X X X	X X X I 1993 Honda ST 1100 motorcycle - does not run - located at 800 Geddes Court, Winthrop Harbor, IL. 1999 Mercury Villager - mileage of 77,900 - financed by GMAC under Account #154 9023 80982 with monthly payments of \$191.12 2006 Saturn Vue - milage of 4,300 - located at 800 Geddes Court, Winthrop Harbor, IL - financed by GMAC under account #611-908642246 with monthly payments of \$475.00 X X X X X

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 12 of 36

Form B6B-Cont. (10/05)

n re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	Х			
	_	3 continuation sheets attached Total	al >	\$ 20,503.84

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 13 of 36

Form B6C (10/05)

ı re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$125,000.

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1993 Honda ST 1100 motorcycle - does not run - located at 800 Geddes Court, Winthrop Harbor, IL	735 ILCS 5/12-1001(c)	500.00	500.00
	735 ILCS 5/12-1001(b)	0.00	
Cash in physical possession of debtor and joint debtor	735 ILCS 5/12-1001(b)	15.00	15.00
NorStates Bank checking account #41513532 held at 1601 N. Lewis Ave., Waukegan, IL 60085 balance on 1-19-06	735 ILCS 5/12-1001(b)	738.84	738.84
Ordinary lot of used household goods and furnishings located at 800 Geddes Court, Winthrop Harbor, IL. 60096	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Ordinary lot of used men's and women's clothing located at 800 Geddes Court, Winthrop Harbor, IL	735 ILCS 5/12-1001(b)	250.00	250.00
Residential property located at 800 Geddes, Winthrop Harbor, IL	735 ILCS 5/12-901	6,074.52	229,000.00
Savings account #4023396 held at NorStates	735 ILCS 5/12-1001(b)	400.00	400.00
Used books, pictures, etc. located at 800 Geddes Court, Winthrop Harbor, IL 60096	735 ILCS 5/12-1001(b)	300.00	300.00

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 14 of 36

FORM B6D (10/05)

In re:	Robert Chester Ogg	Deborah Lynn Ogg	Case No.			
		Debtors		(If known)		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OB COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0011629482 EMC P. O. Box 141358 Irving, TX 75014-1358		J	05/26/2005 Mortgage Residential property located at 800 Geddes, Winthrop Harbor, IL VALUE \$229,000.00		x		222,925.00	0.00
ACCOUNT NO. 154902380982 GMAC Box 9001952 Louisville, KY 40290-1952		J	02/01/2004 Non-Purchase Money Security Agreement 1999 Mercury Villager - mileage of 77,900 - financed by GMAC under Account #154 9023 80982 with monthly payments of \$191.12 VALUE \$3,000.00		X		5,160.00	2,160.00
ACCOUNT NO. 611-908642246 GMAC Box 9001951 Louisville, KY 40290		J	12/01/2005 Non-Purchase Money Security Agreement 2006 Saturn Vue - milage of 4,300 - located at 800 Geddes Court, Winthrop Harbor, IL - financed by GMAC under account #611-908642246 with monthly payments of \$475.00		x		25,000.00	11,200.00
Washington Mutual P. O. Box 9001123 Louisville, KY 40290-1123		J	05/26/2005 Mortgage Residential property located at 800 Geddes, Winthrop Harbor, IL VALUE \$229,000.00		X		222,925.00	0.00

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 15 of 36

Form B6E (10/05)

In re

Robert Chester Ogg Deborah Lynn Ogg

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
	Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or

¹ Continuation sheets attached

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 16 of 36

Form B6E -Cont. (10/05)

In re Robert Chester Ogg Deborah Lynn Ogg Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.								

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 17 of 36

Form B6F (10/05)

In re

Robert Chester Ogg	Deborah Lynn Ogg	Case No.
	Dobtoro	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 \Box Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF. SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 5491 0008 4420 5166		J	01/19/2006		X		7,918.60
Bank of America P. O. Box 1758 Newark, NJ 07101-1758			Consumer credit card for the purchase of goods and/or services				
ACCOUNT NO. 4366-1630-6076-6801		W	01/22/2006		X		5,516.54
Chase c/o Cardmember Services P. O. Box 15153 Wilmington, DE 19866-5153			Consumer credit for the purchase of goods and/or services				
ACCOUNT NO. 5424 1803 5271 6390			01/18/2006		X		8,036.24
Citi Cards P. O. Box 688912 Des Moines, IA 50368-8912			Consumer credit for the purchase of goods and/or services				
ACCOUNT NO. 4094 7600 3002 5736		J	01/20/2006		Х		4,502.19
Community Trust Credit Union c/o Cardholder Services P. O. Box 790289 St. Louis, MO 63179-0289			Consumer credit for the purchase of goods and/or services				
ACCOUNT NO. 025-8149-582		W	01/19/2006		Х		465.92
Kohl's P. O. Box 2983 Milwaukee, WI 60096-1551			Consumer credit for the purchase of goods and/or merchandise				

1	Continuation	sheets	attached

Subtotal > \$26,439.49

Total > (Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules)

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 18 of 36

Form B6F - Cont. (10/05)

In re

Robert	Chester	Ogg	Deborah	Lynn	Ogg

Debtors

Case No.	
	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	соревтоя	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF. SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL
ACCOUNT NO. 759-526-684		J	01/15/2006		Х		1,057.33
Lane Bryant P. O. Box 659728 San Antonio, TX 78265-9728			Consumer credit for the purchase of goods and/or merchandise				
ACCOUNT NO. 4313011384323110		J	01/01/1994		Х		9,898.61
MBNA P. O. Box 15137 Wilmington, DE 19886-5137			Consumer credit card for the purchase of goods and/or services				
ACCOUNT NO. 5401-2608-01070164			01/01/1994		Х		794.26
MBNA Box 15288 Wilmington, DE 19886			Consumer credit card for the purchase of goods and/or services				
ACCOUNT NO. 7001-1261-0281-9817			01/12/2006		Х		269.24
Retail Services P. O. Box 17298 Baltimore, MD 21297-1298			Consumer credit for the purchase of goods and/or merchandise				
ACCOUNT NO. 2307-5775009 2		J	01/22/2006		Х		1,320.00
Wells Fargo Financial National Bank P. O. Box 98796 Las Vegas, NV 89193-8796			Consumer credit for the purchase of goods and/or merchandise				

Sheet no. $\underline{1}$ of $\underline{1}$ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

\$13,339.44 \$39,778.93

Total (Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

	Case 06-05951	Doc 1		Entered 05/24/06 11:31:46	Desc Main
orm B6G			Document	Page 19 of 36	
10/05)					

F (1

Robert Chester Ogg Deborah Lynn Ogg
Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

Y. STATE CONTRACT ENT CONTRACT.

Case 06-0	5951	Doc 1		Entered 05/24/06 11:31:46 Page 20 of 36	Desc Main
Form B6H			Doddinone	1 ago 20 oi 00	
(10/05)					
In re: Robert Chester Og	g Deb	orah Lynn	Ogg	Case No.	
			Debtors	 ,	(If known)
SCHEDULE H - CODEBTORS					
Check this box if debtor has no codebtors.					
NAME AND		SS OF CODER	RTOR	NAME AND ADDRESS O	E CREDITOR

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 21 of 36

Form B6I (10/05)

In re	Robert Chester Ogg Deborah Lynn Ogg	Case No.	
	Debtors	-	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: Married DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP			AGE
	Daughter			10
	Daughter			4
	Son			2
Employment:	DEBTOR		SPOUSE	
Occupation	Computer Technician		Manager	
Name of Employer	CNH		Fidelity National Manage	ement
How long employed	1 year		5+ years	
Address of Employer	5729 Washington Ave. Racine, WI 53409		601 Riverside Ave., 10th Floor Jacksonville, FL 32204	
Income: (Estimate of ave	rage monthly income)		DEBTOR	SPOUSE
Current monthly gross (Prorate if not paid r	wages, salary, and commissions		\$ 4,571.00	\$ 4,082.0
			2.22	
Estimate monthly overt	ime	Γ	Ψ	
3. SUBTOTAL			\$ <u>4,571.00</u>	\$ 4,478.0
4. LESS PAYROLL DED			. 4 000 00	
a. Payroll taxes and	social security		\$ <u>1,099.00</u> \$ <u>101.00</u>	\$ <u>1,233.0</u> \$ 447.0
b. Insurance c. Union dues			\$ 0.00	\$ 0.0
d. Other (Specify)	401K contribution		\$ 736.00	\$ 171.0
	401K loan repayment		\$ 161.00	\$ 211.0
5. SUBTOTAL OF PAYI	ROLL DEDUCTIONS		\$ 2,097.00	\$ 2,062.0
6. TOTAL NET MONTHL	Y TAKE HOME PAY		\$ 2,474.00	\$\$
7. Regular income from o	peration of business or profession or farm	L		
(Attach detailed stat			\$	\$0.0
8. Income from real prope	erty		\$0.00	\$0.0
9. Interest and dividends			\$0.00	\$0.0
•	e or support payments payable to the debtor of dependents listed above.	for the	\$ 0.00	\$0.0
11. Social security or other	er government assistance			
(Specify)			_ \$0.00	\$0.0
12. Pension or retirement	income		\$0.00	\$0.0
13. Other monthly income				
(Specify) Avg. bonus	ses paid to joint debtor over 6 mos	<u></u>	\$0.00	\$ <u>1,255.0</u>
14. SUBTOTAL OF LINI	ES 7 THROUGH 13	Ī	\$0.00	\$\$ 1,255.00
15. TOTAL MONTHLY I	NCOME (add amounts shown on lines 6 and	d 14)	\$ <u>2,474.00</u>	\$\$
16. TOTAL COMBINED	MONTHLY INCOME \$	6,145.00	(Report also on Summ	<u> </u>

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

Bonuses and overtime paid to joint debtor vary depending on business conditions.. Future payment amounts are uncertain and cannot be accurately forecasted.

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 22 of 36

Form B6J (10/05)

In re Robert Chester Ogg Deborah Lynn Ogg	Case No.		
Debtors	· ·	known)	
SCHEDULE J - CURRENT EXPENDITURE	S OF INDIVIDUAL DEBT	OR(S)	
Check this box if a joint petition is filed and debtor's spouse maintains a separate hexpenditures labeled "Spouse."	nousehold. Complete a separate schedule of		
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,744.30	
a. Are real estate taxes included? Yes ✓ No	_		
b. Is property insurance included? Yes No No			
2. Utilities: a. Electricity and heating fuel	\$	325.00	
b. Water and sewer	\$ <u> </u>	50.00	
c. Telephone	\$ <u> </u>	105.00	
d. Othe Cable TV/Internet services	\$	169.00	
Waste removal	\$	22.00	
3. Home maintenance (repairs and upkeep)	\$	50.00	
4. Food	\$	725.00	
5. Clothing	\$ <u></u>	100.00	
6. Laundry and dry cleaning	\$ <u> </u>	50.00	
7. Medical and dental expenses	\$ <u></u>	100.00	
Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u> </u>	400.00	
9. necreation, clubs and entertainment, newspapers, magazines, etc.	\$ 	100.00 30.00	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	30.00	
a. Homeowner's or renter's	\$	0.00	
b. Life	\$ <u></u>	158.00	
c. Health	\$	0.00	
d. Auto	\$	126.60	
e. Other	\$	0.00	
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)	\$	0.00	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be in	icluded in the plan)		
a. Auto	\$	667.00	
b. Other	\$	0.00	
14. Alimony, maintenance or support paid to others	\$	0.00	
15. Payments for support of additional dependents not living at your home	\$	0.00	
16. Regular expenses from operation of business, profession, or farm (attach detailed st	atement) \$	0.00	
17. Other Day care fees	\$	1,000.0	
Pre-school fees	\$	125.0	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	6,046.90	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur v	within the year following the filing of this docu	ument:	
20. STATEMENT OF MONTHLY NET INCOME			
a. Total monthly income from Line 16 of Schedule I	\$	6,145.00	
b. Total monthly expenses from Line 18 above	\$ <u></u>	6,046.90	
c. Monthly net income (a. minus b.)	<u> </u>	98 10	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 23 of 36

Official Form 6 - Decl. (10/05)

n re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors	_	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	lare under penalty of perjury that I have read the foregoing summa	,	16 (Total shown on summary page plus 1.)
sneets	, and that they are true and correct to the best of my knowledge, info	mation, and belief.	
Date:	5/24/2006	Signature: s/ Robert Chester Og	
Date:	5/24/2006	Signature: <u>s/ Deborah Lynn C</u> Deborah Lynn Og	
		[If joint case, both spouses must s	ign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7 (10/05)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
49,301.98	Employment - IBM - Debtor	01/01/04 - 12/31/04
54,573.21	Employment - Fidelity National Management - Joint Debtor	01/01/04 - 12/31/04
69,636.00	Emplyment - Joint Debtor - Fidelity National Mgmnt. Services	01/01/05 - 12/31/05
6,776.00	Employment - CNH - Debtor	01/01/05 - 12/31/05
46,816.00	Employment - IBM - debtor	01/01/05 - 12/31/05
15,146.00	Employment - Fidelity National Mgmnt. Svcs Joint Debtor	01/01/06 - 12/31/06
13,674.00	Employement - CNH - Debtor	01/01/-6 - 12/31/06

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD 996.00 11/17/05 (\$20.00);11/25/05 (\$300.00); 12/05/05 (\$340.00);

01/05/06 (\$25.00); 01/17/06 (\$311.00)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DATES OF	AMOUNT	AMOUNT
NAME AND ADDRESS OF CREDITOR	PAYMENTS	PAID	STILL OWING
EMC P. O. Box 141358 Irving, TX 75014-1358	02/06 (\$350.00). 03/06 (\$350.00) 04/06 (\$350.00)	1,050.00	43,234.93
GMAC Box 9001951 Louisville, KY 40290	02/06 (\$192.00); 03/06 (\$192.00); 04/06 (192.00); 02/06 (475.00); 03/06 (475.00) 04/06 (475.00	2,001.00	30,160.00
Washington Mutual P. O. Box 9001123 Louisville, KY 40290-1123	02/06 (\$1,421.00); 03/06 (1,421.00) 04/06 (\$1,421.00)	4,263.00	173,192.47

None

 \checkmark

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AIVIOUNT	
	DATES OF	PAID OR	AMOUNT
	PAYMENTS/	VALUE OF	STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF		AMOUNT
AND RELATIONSHIP TO DEBTOR	PAYMENTS	AMOUNT PAID	STILL OWING

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 26 of 36

Form 7-Cont. (10/05)

4. Suits and administrative proceedings, executions, garnishments and attachments

None $\overline{\mathbf{Q}}$

> a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None $\overline{\mathbf{Q}}$

> NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION. DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE AND VALUE OF OF CREDITOR OR SELLER TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None $\overline{\mathbf{Q}}$

> a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> > TERMS OF ASSIGNMENT

NAME AND ADDRESS DATE OF OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 27 of 36

Form 7-Cont. (10/05)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 \checkmark

NAME AND ADDRESS

OF COURT

DATE OF

CASE TITLE & NUMBER

ORDER

DESCRIPTION

AND VALUE OF

PROPERTY

7. Gifts

OF CUSTODIAN

NAME AND ADDRESS

None ☑

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE OF
OR ORGANIZATION IF ANY OF GIFT GIFT

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

Form 7-Cont. (10/05)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF DESCRIPTION AND VALUE

OTHER THAN DEBTOR OF PROPERTY

Consumer Credit Counseling Service 02/02/06 - paid by \$50.00 paid by debtor for credit

100 Edgewood Ave., NE debtor/joint debtor counseling services

Suite 1500 Atlanta, GA

Rawles & Maitland 01/29/06 - paid by \$500.00

325 Washington Street debtor/joint debtor Suite 301

Waukegan, IL 60085-5526

Rawles & Maitland 02/15/06 - paid by \$2,000.00

325 Washington Street debtor/joint debtor Suite 301

Waukegan, IL 60085-5526

10. Other transfers

None ☑

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

None

 \checkmark

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION

DEVICE TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

Form 7-Cont. (10/05)

11. Closed financial accounts

None

 \checkmark

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR AMOUNT AND NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER, DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None

 $\overline{\mathbf{Q}}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESSDESCRIPTIONDATE OF TRANSFEROF BANK OROF THOSE WITH ACCESSOFOR SURRENDER,OTHER DEPOSITORYTO BOX OR DEPOSITORYCONTENTSIF ANY

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

14. Property held for another person

None

 \checkmark

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Winthrop Harbor, IL 60096 1133 Fulton Ave. 07/01/03 - 05/01/05

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 30 of 36

Form	7-Cont.
(10/0	5)

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

none

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☑

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

Ø

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None ☑

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 31 of 36

Form 7-Cont. (10/05)

18. Nature, location and name of business

None

 $\overline{\mathbf{Q}}$

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
NAME
COMPLETE EIN OR ADDRESS
OTHER TAXPAYER
I.D. NO.

LAST FOUR DIGITS
OF SOC. SEC. NO./
ADDRESS
NATURE OF BUSINESS
BEGINNING AND ENDING
DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None ☑

NAME ADDRESS

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	5/24/2006	Signature	s/ Robert Chester Ogg
		of Debtor	Robert Chester Ogg
Date	5/24/2006	Signature of Joint Debtor	s/ Deborah Lynn Ogg Deborah Lynn Ogg

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 32 of 36

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Robert Chester Ogg	Deborah Lynn Ogg	Case No.		
			Chapter	13	
		Debtors		·	

			200101	•		
			DISCLOSURE	E 0	F COMPENSATION OF ATTORNI FOR DEBTOR	EY
1.	and th	at co me,	mpensation paid to me within one year b	befor	2016(b), I certify that I am the attorney for the above-named de re the filing of the petition in bankruptcy, or agreed to be behalf of the debtor(s) in contemplation of or in	ebtor(s)
	Fo	or leg	gal services, I have agreed to accept			\$
	Pı	rior to	the filing of this statement I have receive	ved		\$
	Ва	alanc	e Due			\$
2.	The so	ource	e of compensation paid to me was:			
			Debtor		Other (specify)	
3.	The so	ource	e of compensation to be paid to me is:			
			Debtor		Other (specify)	
4.			ve not agreed to share the above-disclor ny law firm.	sed o	compensation with any other person unless they are members	and associates
	Ø	my l			pensation with a person or persons who are not members or a with a list of the names of the people sharing in the compensat	
5.	In retu			d to re	render legal service for all aspects of the bankruptcy case,	
	a)		lysis of the debtor's financial situation, a stition in bankruptcy;	ınd re	endering advice to the debtor in determining whether to file	
	b)	Pre	paration and filing of any petition, schedu	ules,	statement of affairs, and plan which may be required;	
	c)	Rep	resentation of the debtor at the meeting	of cr	reditors and confirmation hearing, and any adjourned hearings	thereof;
	d)	Rep	resentation of the debtor in adversary pr	rocee	edings and other contested bankruptcy matters;	
	e)	[Oth	er provisions as needed]			
6.	By ag	jreen	nent with the debtor(s) the above disclos	ed fe	ee does not include the following services:	
					CERTIFICATION	_
ı		-	at the foregoing is a complete statement on of the debtor(s) in this bankruptcy pro		any agreement or arrangement for payment to me for ding.	
ı	Dated:	<u>5/2</u>	4/2006			
					s/LMaitland Laura J. Maitland, Bar No. 6280521	
					Rawles & Maitland Attorney for Debtor(s)	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 33 of 36

Laura J. Maitland 6280521 Rawles & Maitland Attorneys at Law 325 Washington Street, Suite 301 Waukegan, Illinois 60085-5526

(847) 360-8040 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Eastern Division

In Re:

Debtor: Robert Chester Ogg
Social Security Number: 000-00-5164
Chapter 13

Joint Debtor: **Deborah Lynn Ogg** Social Security Number: **000-00-8716**

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Bank of America P. O. Box 1758 Newark, NJ 07101-1758	Unsecured Claims	\$ 7,918.60
2.	Chase c/o Cardmember Services P. O. Box 15153 Wilmington, DE 19866-5153	Unsecured Claims	\$ 5,516.54
3.	Citi Cards P. O. Box 688912 Des Moines, IA 50368-8912	Unsecured Claims	\$ 8,036.24
4.	Community Trust Credit Union c/o Cardholder Services P. O. Box 790289 St. Louis, MO 63179-0289	Unsecured Claims	\$ 4,502.19
5.	EMC P. O. Box 141358	Secured Claims	\$ 222,925.00

Irving, TX 75014-1358

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 34 of 36

In re:	Robert Chester Ogg Deborah Lynn Ogg	Case No	
6.	GMAC Box 9001952 Louisville, KY 40290-1952	Secured Claims	\$ 5,160.00
7.	GMAC Box 9001951 Louisville, KY 40290	Secured Claims	\$ 25,000.00
8.	Kohl's P. O. Box 2983 Milwaukee, WI 60096-1551	Unsecured Claims	\$ 465.92
9.	Lane Bryant P. O. Box 659728 San Antonio, TX 78265-9728	Unsecured Claims	\$ 1,057.33
10.	MBNA P. O. Box 15137 Wilmington, DE 19886-5137	Unsecured Claims	\$ 9,898.61
11.	MBNA Box 15288 Wilmington, DE 19886	Unsecured Claims	\$ 794.26
12.	Retail Services P. O. Box 17298 Baltimore, MD 21297-1298	Unsecured Claims	\$ 269.24
13.	Washington Mutual P. O. Box 9001123 Louisville, KY 40290-1123	Secured Claims	\$ 222,925.00
14.	Wells Fargo Financial National Bank P. O. Box 98796 Las Vegas, NV 89193-8796	Unsecured Claims	\$ 1,320.00

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 35 of 36

In re:	Robert Chester Ogg	Case No
	Deborah Lynn Ogg	

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, Robert Chester Ogg, and I, Deborah Lynn Ogg, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of 2 sheets (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature:	s/ Robert Chester Ogg	
· ·	Robert Chester Ogg	
Dated:	5/24/2006	-
Signature:	<u>s/ Deborah Lynn Ogg</u> Deborah Lynn Ogg	
Dated:	5/24/2006	

Case 06-05951 Doc 1 Filed 05/24/06 Entered 05/24/06 11:31:46 Desc Main Document Page 36 of 36

Form 6-Summ2 (10/05)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Robert Chester Ogg	Deborah Lynn Ogg	Case No.	
		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$ 0.00

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.